

Notice of References Cited	Application/Control No. 09/769,526	Applicant(s)/Patent Under Reexamination YOUNG ET AL.	
	Examiner Alexander Kalinowski	Art Unit 3626	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-2002/0055862	05-2002	Jinks, Jill K.	705/4
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
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	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

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	N					
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Staples, Edward, "VA fees discounted via front loading", Advisor Today, 2/2000, Vol. 95, No. 2, pp. 128.
	V	Anonymous, information available from the web site of Climark, 4/1999, 4 pages.
	W	Anonymous, No. 42230884, "Penn Treaty American Corporation Launches Online Resource Center", PR Newswire, 6/8/1999, 2 pages.
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.